Welfare Incomes 1991

A Report by the
National Council of Welfare

Summer 1992

Canada

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TABLE OF CONTENTS

List of Tables i

Summary ii

What is Welfare? 1

Eligibility 1

Rates of Assistance 4

Basic Social Assistance 6

a. largest municipal area 6

b. two-tier welfare systems 6

c. employability of recipients 7

d. accommodation 8

e. rate increases 9

Special Assistance 9

Family Allowances 10

Child Tax Credit 10

Child-Related Benefits 11

Sales Tax Credit and GST Credit 11

Provincial Tax Credits 12

Adequacy of Benefits 21

Welfare and Average Incomes 25

Provincial and Territorial Benefits Over Time 28

Earnings Exemptions 33

Conclusion 33

LIST OF TABLES

1. Estimated Welfare Income, By Type of Household and Province, 1991 13

2. Adequacy of Benefits, 1991 23

3. Welfare Incomes as a Percentage of Average Incomes, By Family Type and Province, 1991 26

4. Provincial and Territorial Welfare Benefits in 1991 Constant Dollars 30

SUMMARY

This report is the fourth of its kind by the National Council of Welfare. It estimates welfare incomes for the year 1991 for four types of households: a single employable person, a single person with a disability, a single-parent family with a child aged two, and a two-parent family with two children aged ten and 15. Similar estimates were published in Welfare in Canada: The Tangled Safety Net, Welfare Incomes 1989 and Welfare Incomes 1990.

All four reports show that welfare incomes in all parts of Canada fall well below the poverty line. They also represent only a small fraction of average incomes. Welfare Incomes 1991 shows explicitly that some welfare recipients have seen their benefits decline in value over the years because of the lack of automatic cost-of-living increases in basic welfare rates.

By themselves, income data cannot really describe the plight of the estimated 2.3 million Canadians who survived on the inadequate allowances paid by governments in 1991. Many thousands of children from welfare families go to school hungry. Many thousands of people with disabilities face disproportionately larger problems because of the additional expenses related to their disabilities. Many thousands of single people and families live in substandard housing. Others cut back on food to be able to afford more livable accommodations.

What is Welfare?

Social assistance or welfare is the income program of last resort in Canada. It provides financial assistance to individuals and families whose resources are inadequate to meet their needs and who have exhausted other avenues of support.

Welfare is paid under the terms of the Canada Assistance Plan, an arrangement that allows the cost to be shared by the federal government and the provinces and territories. Although people talk about welfare as a single entity, there are really 12 welfare systems in Canada - one in each province and territory. Some would say there are hundreds of welfare systems, because of the leeway allowed to municipalities which run welfare programs in Nova Scotia, Ontario and Manitoba.

Despite the fact that each of the 12 main welfare systems is different, they have many common features. They have complex rules which regulate all aspects of the system, including eligibility for assistance, the rates of assistance, the amounts recipients are allowed to keep from outside earnings, and the way in which applicants and recipients may question decisions regarding their cases.

Eligibility

Eligibility for welfare is based on some general rules, on a determination of fixed and liquid assets, and on a shortfall in household income as measured by a "needs test."

Applicants must qualify for assistance on the basis of rules which vary widely throughout the country. For example, applicants must be of a certain age (usually between 18 and 65). Full-time students of post-secondary educational institutions may qualify for assistance only if they meet specified conditions. Single parents must try to secure any court-ordered maintenance support to which they are entitled. Individuals who are disabled require medical certification of their conditions. Strikers are not eligible in most jurisdictions. Immigrants must try to obtain financial assistance from their sponsors.

Applicants also must meet requirements concerning their fixed and liquid assets. The value of their assets cannot exceed certain levels. Otherwise, applicants are considered to be self-reliant or potentially self-reliant because they can convert their fixed assets into liquid assets.

Rules vary regarding the treatment of fixed assets. In most provinces, a principal residence and personal effects such as furniture and clothing are considered exempt. Most provinces exempt the value of a car, although some jurisdictions take into consideration factors such as the need for a private vehicle and the availability of public transportation. Property and equipment required for employment are generally considered exempt.

The limits on liquid assets (cash, bonds, securities that are readily convertible to cash, and the cash value of life insurance) vary by household size and employability.

Provinces and territories set their own maximum allowable liquid assets. If they want to qualify for cost-sharing, however, the amounts cannot exceed the maximums set by Ottawa.

The federal maximums on liquid assets are:

* $2,500 for a single person and $3,000 when an individual is aged or disabled.

* $5,000 for a person with one dependent (spouse or child) and $5,500 when the applicant or spouse is aged or disabled.

* an extra $500 for the second and each additional dependent.

* an additional amount where this has been placed in a special fund or trust for purposes that the province considers to be socially important - for example, the education of a child or the purchase of equipment to overcome a disabling condition.

The liquid assets permitted by most provinces and territories do not reach the federal maximums, and most of the levels have not changed in recent years. Liquid asset exemption levels as of December 1990 are listed in detail in Welfare Incomes 1990.

The maximums allowed by Ottawa and the provinces are very low and require individuals to be poor before they are eligible for financial aid. Disabled individuals in particular have expressed concern about the fact that these levels do not allow them to have a small "personal safety net" which they can use in the event of an emergency or special need.

The determination of fixed and liquid assets is part of the needs test. Under this test, the needs of a household for food, clothing, shelter and other essential items are calculated - using criteria for need as determined by provincial and territorial governments. Special needs items, if they are deemed essential to daily living or are required for a regularly recurring need, are generally included in this calculation.

The household income from various sources is identified. Some income, such as family allowances, the federal refundable child tax credit and the federal sales tax credit and GST credit, is normally considered exempt; it is not calculated as income available for the support of the applicant. Income from other sources such as employment, pensions and unemployment insurance is considered as income fully or partially available for support of the household.

Saskatchewan does not exempt family allowances. Quebec exempts government transfers, including family allowances and the child tax credit, in the calculation of benefits, but takes their value into account when setting the rates of assistance.

Total non-exempt income is subtracted from the total needs of the household. Applicants qualify if the household's needs exceed its resources or if there is a budget surplus that is insufficient to meet the cost of a special need such as medications or disability-related equipment.

The needs test is the central eligibility criterion required by the assistance provisions of the Canada Assistance Plan. The law authorizes the federal government to share the costs of welfare only on behalf of households that qualify on the basis of need.

The needs test has a significant impact upon the shape of the welfare system. The test is fairly "intrusive." Applicants must reveal a significant amount of financial and personal

information. A large bureaucracy is required, and individual welfare workers have room to make discretionary judgments in the application of welfare regulations.

By contrast, eligibility for other income support programs such as the federal refundable child tax credit and Guaranteed Income Supplement for seniors is determined by an income test. This is a simpler and more objective test based on income alone, not assets or needs. Eligibility for the refundable child tax credit, for example, is based on net family income as reported on income tax returns.

In summary, applicants are eligible for welfare if they qualify on the basis of certain general rules, if their assets fall within the guidelines on fixed and liquid assets, and if their needs exceed the financial resources available to them.

Rates of Assistance

Every province and territory uses a different method of calculating basic social assistance, which generally includes food, clothing, shelter, utilities, and an allowance for personal and household needs.

Applicants and recipients may be eligible for extra assistance if they have special needs such as medication, prosthetic devices, technical aids and equipment, special clothing or dental care. Assistance may be provided as cash or "in kind" in the form of vouchers, goods or services.

Sometimes applicants require assistance only for a special needs item, because they are able to provide for other basic needs from their own resources. In such a case, the province or territory may grant the specific amount that the household requires.

Every province and territory has a list of special needs for which it will provide extra assistance. In some cases, only a portion of the cost of a particular item is paid. For example, the province may reimburse a certain percentage of dental costs, and the recipient is expected to pay the remaining amount.

In Ontario, municipalities may make special assistance available for households that require financial help only for designated special needs. The fact that municipalities are not required to grant such assistance has created hardship for many low-income individuals and families with special needs.

All across Canada, welfare officials have some degree of discretion in deciding whether certain households qualify for special assistance under provincial or territorial welfare regulations. Discretion is both a strength and weakness of the welfare system. On the one hand, welfare recognizes the fact that individuals may have on-going or one-time special needs for which they require assistance. On the other hand, a person with special needs may be considered eligible for extra assistance by one welfare worker, but not by another.

Table 1 presents a national picture of estimated welfare incomes for 1991. The incomes are for the basic needs of four household types: a single employable person, a single disabled person, a single-parent family with one child aged two and a two-parent family with two children aged ten and 15. To facilitate comparisons, we assumed that each of the households went on welfare on January 1, 1991, and remained on welfare for the entire calendar year.

These rates must be interpreted with caution. They are estimates of what a particular family or single person might receive. Because welfare is such a highly individualized program of income support, every recipient is potentially eligible for a different amount of financial assistance.

It is especially important to understand the derivation of the social assistance figures in Column 1. These figures are both maximum and minimum amounts.

They are maximum amounts in that they represent the highest level of welfare that a designated province will provide to a given household unit for its basic living needs. Recipients might actually receive any amount up to and including that maximum level.

At the same time, these figures are minimum amounts in that they do not generally include special needs assistance to which a given household may be entitled.

Basic Social Assistance

Column 1 represents the basic social assistance to which eligible households are entitled. Basic assistance generally includes an amount for food, clothing, shelter, utilities, and personal and household needs.

In order to ensure to the greatest extent possible the comparability of the data, a number of assumptions were made in calculating basic assistance. These assumptions involve the size of a municipal area, two-tier welfare systems, the employability of the recipients, accommodation, and rate increases.

a. largest municipal area

The rates of social assistance are for the largest municipal area in the province or territory. The shelter component of basic assistance may vary by region. Assistance may increase in more remote areas in order to compensate for higher living costs. For example, a higher supplementary fuel allowance is granted to recipients in Labrador than that provided to other residents of the province. A northern districts supplement is available to recipients of long-term assistance in Ontario. Manitoba and Saskatchewan provide a northern food allowance. The food rates in the Northwest Territories vary by region.

b. two-tier welfare systems

Nova Scotia, Ontario and Manitoba have two-tier welfare systems. This means that the provincial government assumes responsibility for certain recipients (generally those considered to be unemployable) while municipal governments are responsible for other categories of recipients (generally those considered to be employable).

In Nova Scotia and Manitoba, municipalities set their own levels of assistance. The welfare rates for single employable recipients and two-parent households in Table 1 are for

Halifax and Winnipeg. Rates for these households may vary in the other municipalities in these two provinces.

Ontario also has a two-tier welfare system, but municipalities must conform to a standard set of provincial rates for basic welfare assistance. There is wide variation, however, with respect to the provision of special assistance, which is the sole responsibility of Ontario municipalities.

c. employability of recipients

Short-term rates of assistance (which are generally lower than long-term rates) were assigned to single employable individuals in all jurisdictions. In fact, in some provinces such as British Columbia, single employable persons are eligible for assistance for one month only, after which they must renew their applications. In order to "annualize" the rates presented in Table 1, it was assumed that these people started receiving welfare on January 1, 1991, and remained on assistance throughout the entire year, even though many recipients would not actually have been eligible on such a "long-term" basis. Prince Edward Island got rid of its short-term rates altogether as of April 1, 1990.

Single disabled persons generally qualify for long-term rates of assistance. In Ontario, they are eligible for benefits under the Guaranteed Annual Income System for the Disabled (GAINS-D) program. In Alberta, disabled applicants may qualify for benefits under one of two programs - social assistance or Assured Income for the Severely Handicapped (AISH). The rates in Table 1 are for the social assistance program, although the corresponding rate of assistance for persons with severe and permanent disabilities is indicated in the accompanying footnotes.

In most cases, the single-parent family was assigned higher rates of assistance. It was generally presumed that this family was unemployable because of the young age of the child (two years). However, classification of the single-parent family actually varies throughout the country, and this variation is reflected in the calculations in Table 1.

In Saskatchewan, single parents are not required to seek employment or take training if they choose to remain at home to care for a child under one year of age. Single parents with a child over age one may be deemed unemployable if they are required to remain at home to care for a child with special problems.

In Alberta, single parents with one child over the age of four months were considered able to work in 1990. The age limit was raised to two years in February 1991.

Single parents in New Brunswick and Quebec receive the benefits paid under the employability enhancement programs in these provinces - the Upgrading, Training and Placement Program and the Work and Employment Incentives Program, respectively. The employability enhancement programs provide lower rates of assistance than long-term welfare programs.

Finally, the two-parent family with two children was considered to be employable for the purposes of these calculations. If, for some reason, the family was unemployable (for example, the family head was disabled), it would be eligible for higher rates of assistance.

d. accommodation

Table 1 considers welfare recipients to be renters rather than homeowners. It also assumes that there was no sharing of accommodation. In some provinces, rates of assistance are reduced when unrelated individuals share housing. Under the Work and Employment Incentives Program for employable persons in Quebec, for example, the monthly assistance cheques of two households sharing accommodation were reduced by $93 each in 1991.

Where shelter allowances do not include the cost of utilities, the latter were added to the shelter rates. Maximum allowable shelter rates were employed for all jurisdictions. A problem arose while trying to do calculations for the Northwest Territories, because there is no maximum rate scale for shelter. Actual rents are paid and these vary widely in the North. As a result, no rates of assistance are provided for the Northwest Territories in Table 1.

e. rate increases

Most welfare rates are not automatically increased in line with increases in the Consumer Price Index. Only Quebec indexed its rates of assistance in 1991 and then only for long-term recipients under the Financial Support Program, although the province gave other welfare recipients discretionary increases.

Most other provinces also granted discretionary increases to welfare recipients for 1991, some at the beginning of the year and others during the course of the year. The increases were incorporated in the calculations in Table 1 as of their effective dates. There were no across-the-board increases in Newfoundland, Saskatchewan and British Columbia.

Special Assistance

Two kinds of assistance may be provided for special needs. First, there are regularly recurring needs within certain groups, such as people with disabilities. Second, there are "one-time" special needs which are determined case by case. One-time special needs include items such as funeral expenses, moving costs or emergency home repairs.

Decisions to provide either type of special assistance are made by individual welfare workers. In some cases, approval is required from an administrator, director or designated professional such as a doctor.

Because it is impossible to know whether individuals receive special assistance and because the amount and type of help vary by household, these extra amounts have not generally been included in the calculation of estimated welfare income.

Special assistance has been incorporated in Column 2 of Table 1 only when it is automatically provided to certain recipients. Examples of special assistance include: extra assistance for disabled persons in Newfoundland and Prince Edward Island, money for school expenses in Quebec, a winter clothing allowance for families with children in Ontario, and a

lump-sum Christmas allowance and winter clothing allowance for all recipients in Yukon. The footnotes explain the nature of the special assistance in each jurisdiction.

Family Allowances

Federal family allowances are indicated in Column 3. These are standard throughout the country except in Alberta, which varies the amount of the allowance according to the age of the child, and in Quebec, which varies the allowance by family size and age. In addition to the federal allowance, Quebec provides a supplementary family allowance. This provincial allowance is incorporated in the calculations for child-related benefits in Column 5.

Provinces normally consider family allowances as exempt income in the calculation of welfare benefits. The only exception is Saskatchewan, which deducts the value of family allowances from welfare payments. The province claims that its family welfare rates are comparable to other provinces, because family allowances are taken into account in the setting of rates. The rates of assistance presented in Column 1 for the two households with children in Saskatchewan have been reduced by the appropriate amount of family allowances.

Child Tax Credit

The federal refundable child tax credit is indicated in Column 4. The credit goes to families of low and middle incomes with children under 18. Families with very low incomes get a prepayment of the credit each year before Christmas and the rest when they file their income tax returns in the spring.

The figures in Column 4 consist of the portion of the 1990 credit that was received after tax returns were filed in the spring of 1991 plus the prepayment of the 1991 tax credit received late in 1991.

The calculation includes the supplement to the child tax credit for low-income families with children under the age of seven which do not have receipted child care expenses.

Child-Related Benefits

Child-related benefits refer to additional benefits that some provinces provide to low-income families with dependent children. Quebec provides a family allowance over and above the federal family allowance. Quebec also makes available a special allowance to families with children under six called the Allowance for Young Children. It was worth $9.17 a month in 1991 for the first child under six.

Manitoba provides up to $30 a month per child under the Child-Related Income Support Program (CRISP). The maximum benefit went to families with net incomes of $12,384 a year or less. For the single-parent family on provincial welfare, the CRISP benefit has been included in the rates of assistance. For the two-parent family on municipal welfare, it is indicated separately as a child-related benefit.

The Family Income Plan (FIP) in Saskatchewan provides non-taxable cash assistance for eligible families with dependent children under 18 years of age. Maximum benefits are $100 a month for each of the first three children and $90 a month for the fourth and subsequent children. The maximum benefit went to families with incomes below $8,700 a year, not including family allowances. This amount is not presented as a separate entry in Column 5 because the province includes it in the rates of assistance for families on welfare.

Sales Tax Credit and GST Credit

Column 6 is the old federal refundable sales tax credit plus the new federal refundable credit for the Goods and Services Tax.

The sales tax credit received in 1991 was worth $140 per adult and $70 per child.

Three installments of the GST credit were paid in 1991. The three installments added up to $142.50 for each adult or the first child in a single-parent family and $75 for each other child. Single adults, including single parents, also received a single person's supplement if their 1990 incomes exceeded $6,169. The maximum supplement actually received in 1991 was $75.

Provincial Tax Credits

The tax credits in Column 7 are the Sales Tax Credit in Quebec, the Sales and Property Tax Credits in Ontario, and the Cost of Living and Property Tax Credits in Manitoba.

TABLE 1

ESTIMATED WELFARE INCOME, BY TYPE OF HOUSEHOLD, 1991

Province or Territory	Basic Social Assistance	Additional Benefits	Family Allowances	Child Tax Credit[1]	Child-Related Benefits	Sales Tax/ GST Credits[2]	Provincial Tax Credits	Total Income
NEWFOUNDLAND[3]								
Single Employable[4]	4,036					283		4,319
Disabled Person	6,472	1,500[5]				306		8,278
Single Parent, One Child	10,596		407	788		556		12,347
Couple, Two Children	11,728		814	1,164		855		14,561
PRINCE EDWARD ISLAND[6]								
Single Employable[7]	7,644					298		7,942
Disabled Person	7,644	1,080[8]				315		9,039
Single Parent, One Child	10,590		407	788		558		12,343
Couple, Two Children	15,690	175[9]	814	1,164		855		18,698
NOVA SCOTIA[10]								
Single Employable	5,904					283		6,187
Disabled Person	8,388					310		8,698
Single Parent, One Child	10,212		407	788		554		11,961
Couple, Two Children	12,192	40[11]	814	1,164		855		15,065
NEW BRUNSWICK[12,13]								
Single Employable	3,000					283		3,283
Disabled Person	5,992	1,800[14]				304		8,096
Single Parent, One Child	8,120		407	788		526		9,841
Couple, Two Children	8,888		814	1,164		855		11,721

TABLE 1 (Continued)

Province or Territory	Basic Social Assistance	Additional Benefits	Family Allowances	Child Tax Credit	Child-Related Benefits	Sales Tax/ GST Credits	Provincial Tax Credits	Total Income
QUEBEC[15,16]								
Single Employable[17]	5,736					283	140[18]	**6,159**
Disabled Person	7,464					291	140[18]	**7,895**
Single Parent, One Child	8,352	630[19]	260[20]	788	233[21]	532	180[18]	**10,975**
Couple, Two Children	11,328	814[22]	748[20]	1,164	287	855	230[18]	**15,426**
ONTARIO[23]								
Single Employable	7,416					289	378[24]	**8,083**
Disabled Person[25]	10,632					333	318[24]	**11,283**
Single Parent, One Child	13,884	102[26]	407	788		570	347[24]	**16,098**
Couple, Two Children	17,952	393[27]	814	1,164		797[28]	352[24]	**21,472**
MANITOBA[29]								
Single Employable[30]	5,937	14[31]				283	715[32]	**6,949**
Disabled Person	6,205					283	825[32]	**7,313**
Single Parent, One Child	8,545		407	788		530	897[32]	**11,167**
Couple, Two Children[30]	15,282	38[31]	814	1,164	720[33]	855	939[32]	**19,812**
SASKATCHEWAN[34]								
Single Employable	5,100					283		**5,383**
Disabled Person	7,860	300[35]				311		**8,471**
Single Parent, One Child[36]	10,273		407	788		560		**12,028**
Couple, Two Children[36,37]	14,066	160[38]	814	1,164		855		**17,059**

TABLE 1 (Continued)

Province or Territory	Basic Social Assistance	Additional Benefits	Family Allowances	Child Tax Credit	Child-Related Benefits	Sales Tax/ GST Credits	Provincial Tax Credits	Total Income
ALBERTA[39]								
Single Employable[40]	5,514					283		5,797
Disabled Person	6,603	2,100[41]				283		8,986
Single Parent, One Child	9,977		322[42]	788		543		11,630
Couple, Two Children[40]	15,442		904[42]	1,164		855		18,365
BRITISH COLUMBIA[43]								
Single Employable	6,000	30[44]				283		6,030
Disabled Person	8,328	30[44]				309		8,667
Single Parent, One Child	10,644	77[44]	407	788		562		12,478
Couple, Two Children	13,128	173[45]	814	1,164		855		16,134
YUKON[46]								
Single Employable	7,644	155[47]				301		8,100
Disabled Person	7,644	995[48]				314		8,953
Single Parent, One Child	12,348	572[49]	407	788		570		14,685
Couple, Two Children	18,741	570[47]	814	1,164		745[50]		22,034
NORTHWEST TERRITORIES[51]								

NOTES TO TABLE 1

1. Families with very low incomes get the child tax credit for a given tax year in two installments: a prepayment before Christmas and the balance when they file their income tax returns. The figures in the table represent amounts actually received during the calendar year 1991. The single-parent family received $260 in the spring and $528 in November, including a supplement for a child under age seven in lieu of receipted child care expenses. The couple with children aged ten and 15 received $384 in the spring and $780 in November.

2. The federal sales tax credit in 1990 was worth $140 per adult and $70 per child. The 1990 value was used here because that is the amount that taxfilers actually received in 1991. The totals also include quarterly GST credits. The first installments for 1991 were paid in December 1990. The figures here represent the remaining three payments for 1991. The maximum GST credits actually paid in 1991 were $142.50 for each adult or the first child in a single-parent family and $75 for each child. Single adults, including single parents, also received a single person's supplement if their 1990 incomes exceeded $6,169. The maximum supplement received in 1991 was $75.

3. The last overall rate increases were introduced on May 1, 1990. The only increase in 1991 was an additional $55 a month for single parents, effective May 1. The rates also include a fuel allowance of $50 a month for November and December.

4. These rates apply to single able-bodied persons under age 50. Rates of assistance to persons over 50 are higher. Welfare officials in Newfoundland say that most single employables fall under a board and lodging rate structure instead of the rates shown here.

5. This is the flat-rate special allowance of $125 a month for a single person with a disability. It is paid only to individuals who are severely disabled and who require supportive services to aid independent living.

6. Rate changes which took effect on July 1, 1991, were incorporated in these figures.

7. The assistance to single persons appears to be relatively generous because the shelter allowance for singles is higher than that provided in other provinces. Single persons are encouraged and often required to find room and board accommodation and are paid a correspondingly lower allowance.

8. This is the special care allowance of up to $40 a month to help pay for the special needs arising from a disability and the personal comfort allowance of $50 a month for items of personal care.

9. This represents back-to-school benefits of $100 and $75 for the children.

10. The rates are based on changes that took effect on January 1, 1991, for provincial Family Benefits for the single disabled person and the single-parent family. Rates for municipal recipients for the single employable individual and the two-parent family are based on the Halifax rates for 1988. Increases to the food allowance that took effect in December 1990 are included as well. Municipal recipients in Halifax often get an additional $38 a month for work-related transportation, but the allowance is not automatic in all cases.

11. Halifax provides a $20 per child back-to-school allowance.

12. Rate changes which took effect on September 1, 1991, were incorporated in these figures.

13. The single employable person was classified in the Interim Assistance Program, the single disabled person in the Long-Term Established Needs Program, and the single-parent and two-parent families in the Upgrading, Training and Placement Program.

14. This is the maximum Assistance for the Payment of Rent or Board and Lodging Expenses of $150 a month available for low-income elderly or disabled persons. In fact, most people with disabilities receive significantly less than the maximum.

15. The single disabled person was classified under the Financial Support Program while all the other family types were classified as "non-participating" under the Work and Employment Incentives Program.

16. The rates are based on changes that took effect on January 1, 1991. The rates of assistance include adjustments that were made as a result of harmonizing the welfare system with the tax system in that province.

17. Under its new system of income security introduced in 1989, Quebec requires a parental contribution from the parents of certain employable individuals defined as "parental dependents." It is possible that the actual assistance would be lower than the rates indicated here if the recipient were classified as a parental dependent as defined by Quebec law.

18. This is the refundable Sales Tax Credit introduced by the Quebec government in 1991.

19. Recipients with dependent children are eligible for a shelter subsidy. The single-parent family was entitled to a maximum monthly subsidy of $52.50.

20. Quebec varies the amount of the federal family allowances. The province has its own system of family allowances as well; these are included under "child-related benefits."

21. This is the combined amount of the Quebec family allowances and the Allowance for Young Children.

22. This is the school expense allowance of $46 for each dependent attending primary school and $93 for each dependent in secondary school. The maximum monthly shelter subsidy of $56.25 for a family of four is included as well.

23. The figures were based on rate changes which took effect on January 1, 1991, for both the Family Benefits Program and General Welfare Assistance.

24. This represents the combined amounts of the Ontario Sales Tax and Property Tax Credits. The Property Tax Credit was calculated on the following shelter costs: $350 for a single person, $550 for the single-parent family and $650 for the two-parent family; these correspond to the maximum shelter benefits payable in each case.

25. Assistance for a single disabled person was based on the GAINS-D (Guaranteed Annual Income System for the Disabled) rates.

26. This is the winter clothing allowance of $102 paid in October for each dependent child.

27. This is the combined amount of the dependent child allowance and the winter clothing allowance paid in November on behalf of the dependent children of General Welfare Assistance recipients.

28. The federal sales tax credit was reduced by five percent of net family income (including family allowances) in excess of $18,000. The GST credit did not have to be reduced.

29. Rates for the provincial Social Allowances Program (for the single disabled person and single-parent family) were increased on January 1, 1991. Rates for the single employable person and two-parent family are based on increases for the City of Winnipeg which took effect on April 1 and October 1, 1991.

30. The clothing allowance for employable recipients is not provided until the fifth week on assistance. The City of Winnipeg also provides a monthly fuel allowance. Actual rates are paid for households that use oil for heating. For households that use gas or electricity, the fuel allowance varies by the number of rooms in the house and by season. As of October 1991,

for example, a family with a four-room house was eligible for $22 a month for June, July and August; $58 a month for September, October, April and May; and $105 a month for November through March. None of the fuel allowances has been included in the calculations here, because of the wide variations in actual payments.

31. Winnipeg provided a Christmas allowance of $13.60 per single person or family head and $8.25 for each other family member.

32. These are the Manitoba Cost of Living and Property Tax Credits.

33. Low-income families with children are eligible for a supplement from the Child-Related Income Support Program (CRISP). For the single-parent family on provincial assistance, the amount is already included in basic social assistance. For the two-parent family assisted by the City of Winnipeg, it is listed separately as a child-related benefit.

34. The rates are based on changes that took effect in 1990.

35. This represents the $25 a month special care allowance granted to disabled recipients to pay for tasks they are unable to perform themselves.

36. The rates of assistance have been reduced by the amount of federal family allowances. Saskatchewan is the only province which explicitly deducts the value of family allowances from welfare rates. Low-income families are eligible for supplements from the Family Income Plan (FIP), but the benefits are already incorporated within the welfare rates indicated here.

37. The amount is made up of three months at the short-term rate of assistance and nine months at the higher, long-term rate.

38. This represents an amount for education-related expenses: $100 for children aged 14 and over and $60 for children between the ages of six and 13.

39. Alberta's new welfare system took effect in February 1991. The rates of assistance here are based on the former system for the month of January 1991 and the new system for the rest of the year. The figures include increases in food allowances effective in January.

40. The calculations for January do not include clothing or household allowances. Under the old system, these allowances were not paid for the first three months on welfare. Our calculations, as in previous reports, assumed that the households first received welfare in January.

41. This is the handicap allowance of $175 a month.

42. Alberta varies the amounts of the federal family allowances according to the age of the child.

43. The rates are based on changes that took effect in August 1990. Since November 1988, single parents with children over six months of age receive benefits paid at the rate for unemployables, but they are expected to seek work nonetheless.

44. This is the amount of the Christmas allowance.

45. This figure represents the combined amounts of the Christmas allowance and school start-up fees.

46. Rate changes which took effect on April 1, 1991, were incorporated in these figures.

47. This represents the combined amounts of the Christmas allowance and the winter clothing allowance (both of which are payable once a year).

48. In addition to the Christmas allowance and winter clothing allowance, disabled recipients are eligible for a supplementary allowance of $70 a month if they are considered to be "permanent exclusions from the labour force."

49. In addition to the Christmas and winter clothing allowances, a weekly $6 amount for babysitting was included in the special assistance for the single-parent family.

50. The federal sales tax credit was reduced by five percent for net income over $18,000. The GST credit was not reduced.

51. The Northwest Territories are not included in this table because it was not possible to obtain average cost estimates for shelter rates in Yellowknife. Actual rents, heating and utilities are paid.

Adequacy of Benefits

Many of the incomes in Table 1 are abysmally low. To demonstrate just how low, we compared them with the low income cut-offs of Statistics Canada for 1991. The results are shown in Table 2.

Each year, the federal agency calculates low income cut-offs for households of different sizes living in communities of different sizes. They approximate levels of gross income where people are forced to spend disproportionate amounts of their incomes on food, shelter and clothing.

The National Council of Welfare regards the cut-offs as poverty lines. Like any poverty lines, they have their limitations, but they are widely accepted as a benchmark for judging income adequacy in Canada. Other studies of poverty, especially local surveys using a "market basket" approach, have produced comparable results.

Some provincial governments maintain that the poverty lines are an especially imperfect measure of poverty when it comes to welfare incomes, because the lines are based on pre-tax income and welfare benefits are not taxable. In reality, most of the incomes in Table 2 are so low that there is no difference between taxable and non-taxable income. For example, single employable people in New Brunswick with total incomes of $3,283 in 1991 were poor by any standard. Even if they had earned income instead of receiving welfare income, they would have been exempt from income tax because their earnings were so low.

Some provinces also contend that welfare is intended to provide only the bare necessities of life, while incomes at the level of the low income cut-offs are high enough to allow some discretionary spending as well. The National Council of Welfare has no sympathy for that argument. The fact is that the cut-offs already represent very low levels of income. The only "discretion" many welfare recipients have is whether to live in substandard housing to save money on rent or how to cut back on food when the money starts running short toward the end of the month.

As Table 2 shows, Prince Edward Island and Ontario are two provinces where welfare incomes are closer to the poverty lines than elsewhere, although still substantially below the lines. Some of the rates in other provinces, especially rates for single employables, are far below the lines. Welfare incomes which reach only one-quarter or one-third of the poverty line are unacceptably low and should be raised at the earliest possible date.

Column 1 of the table shows welfare incomes for different types of households in the ten provinces in 1991. Neither of the territories is included in this table because they are specifically excluded from the survey used to generate the cut-offs.

Column 2 indicates the poverty lines - the low income cut-offs of Statistics Canada (1986 base). The poverty gap - or difference between total income and the poverty lines - is indicated in Column 3. Column 4 represents total welfare income as a percentage of the poverty line - that is, welfare income divided by the poverty line.

Welfare incomes for single employable people were by far the least adequate, ranging from 25 percent of the poverty line in New Brunswick to 62 percent of the poverty line in Prince Edward Island. Benefits for single disabled people fell between 49 percent of the line in Manitoba and 75 percent in Ontario. Welfare incomes for single-parent families ranged from a low of 54 percent in Quebec to a high of 79 percent in Ontario. Finally, the incomes of two-parent families with two children fell between 45 percent of the poverty line in New Brunswick and 73 percent in Prince Edward Island.

On the whole, the adequacy of benefits has not improved significantly since the calculation of rates in The Tangled Safety Net.

TABLE 2

ADEQUACY OF BENEFITS, 1991

Province	Total Income	Poverty Line	Poverty Gap	Total Welfare Income as % of Poverty Line
NEWFOUNDLAND				
Single Employable	4,319	13,132	-8,813	33%
Disabled Person	8,278	13,132	-4,854	63%
Single Parent, One Child	12,347	17,802	-5,455	69%
Couple, Two Children	14,561	26,049	-11,488	56%
PRINCE EDWARD ISLAND				
Single Employable	7,942	12,829	-4,887	62%
Disabled Person	9,039	12,829	-3,790	70%
Single Parent, One Child	12,343	17,390	-5,047	71%
Couple, Two Children	18,698	25,449	-6,751	73%
NOVA SCOTIA				
Single Employable	6,187	13,132	-6,945	47%
Disabled Person	8,698	13,132	-4,434	66%
Single Parent, One Child	11,961	17,802	-5,841	67%
Couple, Two Children	15,065	26,049	-10,984	58%
NEW BRUNSWICK				
Single Employable	3,283	13,132	-9,849	25%
Disabled Person	8,096	13,132	-5,036	62%
Single Parent, One Child	9,841	17,802	-7,961	55%
Couple, Two Children	11,721	26,049	-14,328	45%
QUEBEC				
Single Employable	6,159	14,951	-8,792	41%
Disabled Person	7,895	14,951	-7,056	53%
Single Parent, One Child	10,975	20,266	-9,291	54%
Couple, Two Children	15,426	29,661	-14,235	52%

TABLE 2 (Continued)

Province	Total Income	Poverty Line	Poverty Gap	Total Welfare Income as % of Poverty Line
ONTARIO				
Single Employable	8,083	14,951	-6,868	54%
Disabled Person	11,283	14,951	-3,668	75%
Single Parent, One Child	16,098	20,266	-4,168	79%
Couple, Two Children	21,472	29,661	-8,189	72%
MANITOBA				
Single Employable	6,949	14,951	-8,002	46%
Disabled Person	7,313	14,951	-7,638	49%
Single Parent, One Child	11,167	20,266	-9,099	55%
Couple, Two Children	19,812	29,661	-9,849	67%
SASKATCHEWAN				
Single Employable	5,383	13,132	-7,749	41%
Disabled Person	8,471	13,132	-4,661	65%
Single Parent, One Child	12,028	17,802	-5,774	68%
Couple, Two Children	17,059	26,049	-8,990	65%
ALBERTA				
Single Employable	5,797	14,951	-9,154	39%
Disabled Person	8,986	14,951	-5,965	60%
Single Parent, One Child	11,630	20,266	-8,636	57%
Couple, Two Children	18,365	29,661	-11,296	62%
BRITISH COLUMBIA				
Single Employable	6,030	14,951	-8,921	40%
Disabled Person	8,667	14,951	-6,284	58%
Single Parent, One Child	12,478	20,266	-7,788	62%
Couple, Two Children	16,134	29,661	-13,527	54%

Welfare and Average Incomes

The low level of financial support provided by social assistance is also evident when measured against average incomes. Welfare provides only a small part of the income that most Canadians would consider normal or reasonable.

Table 3 on the next page compares the welfare incomes of our four typical households with average incomes for the appropriate household type in each province.

The averages are 1991 estimates by the National Council of Welfare based on data collected by Statistics Canada in the Survey of Consumer Finances for 1990. For the single employable person and the single disabled person, we used average incomes in each province for unattached people under the age of 65. For single parents, we used the average incomes of female single parents. The size of the sample for single parents was too small to be reliable in Prince Edward Island. For the two-parent family, we used the average incomes of couples with children.

Table 3 makes it clear that welfare incomes are far below average. A single employable person on welfare received from 16 percent to 39 percent of the average income received by single people under 65. The disabled person on welfare got 32 to 45 percent of the average. Single-parent mothers had 48 to 70 percent of average incomes, but it is worth noting that average incomes for single-parent mothers in general are far below average incomes for couples with children. The two-parent family on welfare had between 24 and 41 percent of average incomes.

TABLE 3

WELFARE INCOMES AS PERCENTAGE OF AVERAGE INCOMES, BY FAMILY TYPE AND PROVINCE, 1991

Province	Welfare Income	Estimated Average Income	Welfare Income as % of Estimated Average Income
NEWFOUNDLAND			
Single Employable	4,319	22,928	19%
Disabled Person	8,278	22,928	36%
Single Parent, One Child	12,347	18,548	67%
Couple, Two Children	14,561	44,814	32%
PRINCE EDWARD ISLAND			
Single Employable	7,942	20,202	39%
Disabled Person	9,039	20,202	45%
Single Parent, One Child	12,343	----	--
Couple, Two Children	18,698	45,601	41%
NOVA SCOTIA			
Single Employable	6,187	22,278	28%
Disabled Person	8,698	22,278	39%
Single Parent, One Child	11,961	20,439	59%
Couple, Two Children	15,065	52,527	29%
NEW BRUNSWICK			
Single Employable	3,283	20,660	16%
Disabled Person	8,096	20,660	39%
Single Parent, One Child	9,841	18,690	53%
Couple, Two Children	11,721	48,557	24%
QUEBEC			
Single Employable	6,159	23,001	27%
Disabled Person	7,895	23,001	34%
Single Parent, One Child	10,975	22,733	48%
Couple, Two Children	15,426	54,218	28%

TABLE 3 (Continued)

Province	Welfare Income	Estimated Average Income	Welfare Income as % of Estimated Average Income
ONTARIO			
Single Employable	8,083	27,520	29%
Disabled Person	11,283	27,520	41%
Single Parent, One Child	16,098	23,079	70%
Couple, Two Children	21,472	64,194	33%
MANITOBA			
Single Employable	6,949	22,831	30%
Disabled Person	7,313	22,831	32%
Single Parent, One Child	11,167	20,291	55%
Couple, Two Children	19,812	51,361	39%
SASKATCHEWAN			
Single Employable	5,383	21,071	26%
Disabled Person	8,471	21,071	40%
Single Parent, One Child	12,028	20,161	60%
Couple, Two Children	17,059	49,889	34%
ALBERTA			
Single Employable	5,797	25,993	22%
Disabled Person	8,986	25,993	35%
Single Parent, One Child	11,630	21,824	53%
Couple, Two Children	18,365	58,268	32%
BRITISH COLUMBIA			
Single Employable	6,030	26,929	22%
Disabled Person	8,667	26,929	32%
Single Parent, One Child	12,478	23,807	52%
Couple, Two Children	16,134	63,497	25%

Provincial and Territorial Benefits Over Time

One of the major improvements in social programs during the last two decades was the introduction of indexation. Indexation is a way of guaranteeing by law that people get cost-of-living increases in their benefits on a regular basis. The most common form is annual raises that are linked to the Consumer Price Index of Statistics Canada. Increases in benefits are automatic and do not require any further legislative or administrative approval once an indexing system is in place.

Unfortunately, the federal government has all but done away with indexation in many of its programs, including child benefits. As a result, the real value of family allowances and the refundable child tax credit is declining. Lack of full indexation is also a flaw in the federal refundable sales tax credit and the GST credit.

Meanwhile, provinces and territories have generally refused to provide the benefits of indexation to poor people who are forced to fall back on welfare. People who receive benefits under Quebec's Financial Support Program were the only welfare recipients in Canada who had their benefits protected from inflation by law in 1991.

Table 4 shows that some welfare recipients have seen the value of their benefits decline over the years because of the lack of indexation. The figures for 1991 consist of benefits taken from Table 1 that are exclusively within provincial and territorial jurisdiction - in other words, total welfare incomes minus federal family allowances, the federal refundable child tax credit and the federal refundable sales tax credit and GST credit. Comparable figures for other years were calculated from Welfare Incomes 1989, Welfare Incomes 1990 and Welfare in Canada: The Tangled Safety Net.

All the dollar figures in Table 4 are expressed in constant 1991 dollars to factor out the effects of inflation and to show the real purchasing power of welfare and related benefits over time. The percentages in the last two columns show increases or decreases in real purchasing power.

The table provides comparisons of provincial and territorial benefits for 1986, 1989, 1990 and 1991 for the single employable person, the single-parent family and the two-parent family. The National Council of Welfare did not include a single person with a disability in its original calculations of welfare incomes for 1986, so the comparison for this group is limited to 1989, 1990 and 1991.

Ontario provided significant and consistent gains to all four types of households.

Quebec provided significant increases to single employables from reforms that equalized rates for people over and under 30 years of age. In 1989, for example, single able-bodied people under 30 received only $185 a month compared to $507 a month for those over 30. The figures for the single employable in Table 4 for 1986 and 1989 are for a person under age 30.

There were significant gains in Alberta between 1990 and 1991, especially for people with disabilities, but they did not totally offset the significant losses suffered in previous years.

Elsewhere, the results are a mix of gains and losses from one year to the next or from one category of recipient to another. The losses between 1990 and 1991 in Newfoundland, Saskatchewan and British Columbia are due to the lack of general increases in welfare rates during 1991.

These figures provide the best evidence to date of the additional burden welfare recipients bear when their benefits are not indexed. No other program of income support is so erratic and so unpredictable over time. Clearly, the discretionary increases granted periodically by provincial and territorial cabinets are no substitute for annual cost-of-living increases guaranteed by law. And clearly, the federal government has contributed to the financial plight of welfare recipients by providing less than full indexation of the benefits that it provides directly.

TABLE 4

PROVINCIAL AND TERRITORIAL WELFARE BENEFITS IN 1991 CONSTANT DOLLARS

	1986	1989	1990	1991	% Change 1986-1991	% Change 1990-1991
NEWFOUNDLAND						
Single Employable	4,277	4,125	4,102	4,036	-5.6%	-1.6%
Disabled Person		8,309	8,224	7,972		-3.1%
Single Parent, One Child	10,722	10,501	10,484	10,596	-1.2%	1.1%
Couple, Two Children	12,403	12,148	12,123	11,728	-5.4%	-3.3%
PRINCE EDWARD ISLAND						
Single Employable	7,943	7,685	7,651	7,644	-3.8%	-0.1%
Disabled Person		8,943	8,855	8,724		-1.5%
Single Parent, One Child	10,949	10,594	10,679	10,590	-3.3%	-0.8%
Couple, Two Children	16,045	15,779	15,781	15,865	-1.1%	0.5%
NOVA SCOTIA						
Single Employable	5,838	6,509	6,211	5,904	1.1%	-4.9%
Disabled Person		8,568	8,516	8,388		-1.5%
Single Parent, One Child	10,110	10,415	10,340	10,212	1.0%	-1.2%
Couple, Two Children	12,169	13,249	12,661	12,232	0.5%	-3.4%
NEW BRUNSWICK						
Single Employable	2,877	3,113	3,067	3,000	4.3%	-2.2%
Disabled Person		8,156	8,030	7,792		-3.0%
Single Parent, One Child	8,642	8,440	8,309	8,120	-6.0%	-2.3%
Couple, Two Children	9,349	9,131	8,976	8,888	-4.9%	-1.0%

TABLE 4 (Continued)

	1986	1989	1990	1991	% Change 1986-1991	% Change 1990-1991
QUEBEC						
Single Employable	3,029	3,891	5,522	5,876	94.0%	6.4%
Disabled Person		6,995	7,257	7,604		4.8%
Single Parent, One Child	10,192	9,059	8,915	9,395	-7.8%	5.4%
Couple, Two Children	13,173	12,346	12,082	12,659	-3.9%	4.8%
ONTARIO						
Single Employable	6,473	6,959	7,598	7,794	20.4%	2.6%
Disabled Person		10,047	10,718	10,950		2.2%
Single Parent, One Child	11,593	12,488	13,995	14,333	23.6%	2.4%
Couple, Two Children	14,430	15,759	18,363	18,697	29.6%	1.8%
MANITOBA						
Single Employable	6,422	6,663	6,750	6,666	3.8%	-1.2%
Disabled Person		7,245	7,151	7,030		-1.7%
Single Parent, One Child	9,922	9,724	9,606	9,442	-4.8%	-1.7%
Couple, Two Children	15,033	15,781	16,979	16,979	12.9%	0.0%
SASKATCHEWAN						
Single Employable	5,376	5,380	5,259	5,100	-5.1%	-3.0%
Disabled Person		8,767	8,490	8,160		-3.9%
Single Parent, One Child	11,031	10,989	10,676	10,273	-6.9%	-3.8%
Couple, Two Children	15,475	15,248	14,805	14,226	-8.1%	-3.9%

TABLE 4 (Continued)

	1986	1989	1990	1991	% Change 1986-1991	% Change 1990-1991
ALBERTA						
Single Employable	7,650	5,317	5,072	5,514	-27.9%	8.7%
Disabled Person		6,576	6,273	8,703		38.7%
Single Parent, One Child	11,202	9,970	9,510	9,977	-10.9%	4.9%
Couple, Two Children	16,655	14,689	14,012	15,442	-7.3%	10.2%
BRITISH COLUMBIA						
Single Employable	5,464	5,996	6,129	6,030	10.3%	-1.6%
Disabled Person		8,274	8,558	8,358		-2.3%
Single Parent, One Child	9,841	10,831	10,944	10,721	8.9%	-2.0%
Couple, Two Children	13,442	13,528	13,620	13,301	-1.0%	-2.3%
YUKON						
Single Employable	6,493	7,839	7,932	7,799	20.1%	-1.7%
Disabled Person		8,769	8,819	8,639		-2.0%
Single Parent, One Child	11,661	12,956	13,035	12,920	10.8%	-0.9%
Couple, Two Children	17,866	19,450	19,318	19,311	8.1%	0.0%

Earnings Exemptions

The figures in the tables above do not take into account the fact that welfare incomes may be increased by personal earnings. Each province and territory allows welfare recipients to retain a certain amount - a flat-rate sum and/or a percentage of net earnings - without any reduction in their welfare cheques. Nova Scotia and Manitoba have earnings exemptions based on gross rather than net earnings for recipients of provincial social assistance.

These extra amounts were not included in the tables because it is not certain that recipients would actually increase their incomes by these levels. They may be unable to work or unable to find jobs.

Allowable earnings exemptions vary by family size and sometimes by employability. Some provinces also recognize work-related expenses, including child care expenses. Welfare recipients are allowed to deduct all or some of these costs from their net earnings. In effect, that means that the actual earnings exemptions in some provinces are more generous than they appear at first glance. They also provide a greater incentive for people to take paying jobs.

Details of earnings exemptions by province and territory as of December 1990 are contained in Welfare Incomes 1990.

Conclusion

The income provided by most provincial and territorial welfare programs is grossly inadequate for the vast majority of recipients. Most welfare incomes are far below the poverty line. Although welfare recipients are among the poorest of the poor in our society, they rarely get any guaranteed protection from increases in the cost of living. Between 1986 and 1991, some recipients actually became poorer.

Welfare is a degrading experience for the vast majority of recipients. Applicants have to exhaust almost all their liquid assets to qualify for help. Welfare entitlements are determined by a labyrinth of rules and regulations that may or may not make sense. "Need" is as much a

dictate of governments as it is a reflection of the cost of the necessities of life. The huge amount of discretion in the system makes it almost impossible to know whether people are being treated fairly.

The National Council of Welfare acknowledges that modest improvements have been made in some provincial and territorial welfare programs since the publication of Welfare in Canada: The Tangled Safety Net in 1987. However, the only guarantee that welfare offers consistently is poverty.

In this regard, the federal government is far from blameless. Although the setting of welfare rates is exclusively a matter of provincial jurisdiction, current federal restraints are bound to discourage many provinces from making long-overdue increases.

At issue is Ottawa's decision to limit increases in federal payments to Ontario, Alberta and British Columbia under the Canada Assistance Plan to five percent a year from the 1990-1991 fiscal year until the end of fiscal 1994-1995. The provinces challenged the restraints, but lost when the case went to the Supreme Court of Canada.

In a decision made public on August 15, 1991, the high court used the principle of the sovereignty of Parliament in rejecting the provincial position. It ruled that the federal government has the power to alter unilaterally its cost-sharing agreements on welfare with provinces and territories.

While the legal issue has been settled, the National Council of Welfare still considers the current policy of the federal government to be bad public policy.

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The National Council of Welfare was established by the Government Organization Act, 1969, as a citizens' advisory body to the Minister of National Health and Welfare. Its mandate is to advise the Minister on matters pertaining to welfare.

The Council consists of 21 members, drawn from across Canada and appointed by the Governor-in-Council. All are private citizens and serve in their personal capacities rather than as representatives of organizations or agencies. The membership of the Council has included past and present welfare recipients, public housing tenants and other low-income citizens, as well as lawyers, professors, social workers and others involved in voluntary service associations, private welfare agencies, and social work education.

Reports by the National Council of Welfare deal with a wide range of issues on poverty and social policy in Canada, including: income security programs, medicare, poverty lines and poverty statistics, the retirement income system, the aged, tax reform, the working poor, children in poverty, community economic development, women and poverty, employment policy, single-parent families, social services, nutrition, community organizing, child welfare, poor people's groups, legal aid/legal services, low-income consumers, poverty coverage in the press and welfare reform.

On peut se procurer des exemplaires en français de toutes les publications du Conseil national du bien-être social, en s'adressant au Conseil national du bien-être social, Pièce 1876, Immeuble Jeanne Mance, Ottawa K1A 0K9.